

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE: : CHAPTER 7
:
NICOLE RENEE PAINTER, : CASE NO. 20-71598-WLH
:
Debtor. :

CHAPTER 7 SUPPLEMENTAL DIVIDEND DISTRIBUTION REPORT

The disbursement made to the Navient Solutions, LLC in the amount of \$476.56 was returned by the creditor stating that the student loan has been overpaid. The Trustee will redistribute said amount to allowed claims as set forth according to the priorities in 11 U.S.C. § 507 and 726 and in accordance with Fed. R. Bankr. P. 3010 and 3011. The approved final supplemental distributions are set forth in the attached Exhibit “A.”

Prepared by:

/s/ s. Gregory Hays
S. Gregory Hays
Chapter 7 Trustee

Hays Financial Consulting, LLC
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TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit A

Case No. 20-71598

Case Name: NICOLE RENEE PAINTER

Trustee Name: S. Gregory Hays

Balance on hand: \$ 476.56

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
 Remaining balance: \$ 476.56

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - S. Gregory Hays	4,250.00	4,250.00	0.00
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	3,030.00	3,030.00	0.00
Accountant for Trustee, Expenses - Hays Financial Consulting, LLC	90.05	90.05	0.00
Trustee, Expenses - S. Gregory Hays	70.79	70.79	0.00
Attorney for Trustee Fees (Other Firm) - Arnall Golden Gregory LLP	2,175.25	2,175.25	0.00
Attorney for Trustee Expenses (Other Firm) - Arnall Golden Gregory LLP	10.39	10.39	0.00

Total to be paid for chapter 7 administrative expenses: \$ 0.00
 Remaining balance: \$ 476.56

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 476.56

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 476.56

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$29,269.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 85.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	American Express National Bank	2,011.46	1,691.65	32.75
2	Citibank, N.A.	4,123.62	3,467.99	67.14
3	Navient Solutions, LLC.	0.00	0.00	0.00
4	UNITED STATES DEPARTMENT OF EDUCATION	1,288.56	1,083.69	20.98
5	UNITED STATES DEPARTMENT OF EDUCATION	1,226.48	1,031.48	19.97
6	SoFi Consumer Loan Program 2019-2	13,693.65	11,516.45	222.96
7	Happy Money Inc, DBA Payoff	6,925.38	5,824.29	112.76

Total to be paid for timely general unsecured claims: \$ 476.56
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Date: Sep 21, 2022

Signed: /s/ S. Gregory Hays
S. Gregory Hays, Trustee
2964 Peachtree Road, NW, Ste. 555
Atlanta, GA 30305
4049260060